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UNITED STATES DISTRICT COURT
IN THE MIDDLE DISTRICT OF PENNSYLVANIA

CAROL A. BRENNAN, ANTHONY COLINO and COURTNEY BELLOMO,
Individually and on Behalf of All Others Similarly Situated,

Plaintiffs,

vs.

No. 13-CV-02939

COMMUNITY BANK, N.A.,

Defendant.

Deposition of PAMELA DENT, held on October 28,
2014, commencing at 10:14 a.m. at the Offices of
Community Bank, N.A., Court Street, Canton,
New York, before Kristin M. Ashley, Registered
Professional Reporter and Notary Public in and for
the State of New York

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23 Q If you want to get a judgement, you contact
24 the attorneys for the bank?

25 A Yes. Yes.

Kristin M. Ashley, RPR
Telephone: (315) 566-9099

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DENT - BARRETT

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1 Q And what law firm is that?

2 A Riehlman, Shafer & Shafer is one of the
3 ones that we use in New York, and Shields Law Firm is
4 the one that we use in Pennsylvania.

5 Q And where is the Shields Law Firm located?
6 If you know. It's okay.

7 A Yeah, I'm sorry.

8 Q Now, I believe you said that a decision is
9 made as to whether to go for a judgement, and you don't
10 do that in all cases. Was that correct?

11 A That's correct.

12 Q And what would be the factors determining
13 whether you would or would not go for a judgement?

14 A First of all, whether the customer has set
15 up a payment arrangement with us. If they set up a
16 payment arrangement with us, we would not pursue them
17 any further. If they had not set up a payment
18 arrangement with us, then we would look at it to see if
19 they had assets. If they had assets, we would send it
20 on to the attorney.

21 Q How would you determine if they had assets?

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22 A We would look at a credit ap.
23 Q Anything else?
24 A Credit report.
25 Q Anything else?

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DENT - BARRETT

1 A No.
2 Q And assuming they don't have assets, what
3 happens then?
4 A We continue to send them letters and give
5 them the opportunity somewhere down the road to set up
6 a payment arrangement with us until it becomes at
7 statute, then we would file it in storage.
8 Q In other words, at some point you give up?
9 A Yes.
10 Q How long is that?
11 A Well, the statute.
12 Q Would that be six years in New York?
13 A Yes. I -- yes.
14 Q How long is it in Pennsylvania? Do you
15 know?
16 A I believe it's four.
17 MR. FELLOWS: You're referencing the
18 statute of limitations, right --
19 MS. DENT: Yes.
20 MR. FELLOWS: -- okay, when you a
21 statute.